Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 42

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition	
---------------------------	--

Name of Debtor (if individual, enter Last,	Name o	Name of Joint Debtor (Spouse) (Last, First, Middle)							
Hogan, J									
All Other Names used by the Debtor in th and trade names):	last 8 years (include mai	rried, maider	All Oth maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-T (if more than one, state all) * ****	axpayer I.D. (ITIN) No./Co	omplete EIN		ur digits of Soc. e than one, stat		idual-Taxpaye	r I.D. (ITIN) No./Complete EIN		
Street Address of Debtor (No. & Street, C	•		Street	Address of Join	nt Debtor (No	. & Street, City	, and State):		
9857 S. Ridgeway Ave			_						
Evergreen Park IL	6	0805							
County of Residence or of the Principal P	ace of Business:		County	y of Residence	or of the Prin	cipal Place of I	Business:		
CO	OK								
Mailing Address of Debtor (if different from	street address)		Mailing	g Address of Jo	int Debtor (if	different from s	street address):		
Location of Principal Assets of Business [ebtor (if different from str	eet address	above):						
Type of Debtor (Form of Organization) (Check one box)	Nature of Bu (Check one b		Chap	oter of Bankru	ptcy Code Ur	nder Which th	e Petition is Filed (Check one box)		
■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form	☐ Heath Care Busine			hapter 7			15 Petition for Recognition		
Corporation (includes LLC & LLP)	Single Asset Real defined in 11 U.S.0		.	hapter 9 hapter 11		of a Fore	eign Main Proceeding		
`	Railroad		☐ Ch	hapter 12		•	15 Petition for Recognition		
	☐ Stockbroker☐ Commodity Broker	-	□ Ch	hapter 13		of a Fore	eign Nonmain Proceeding		
Other (If debtor is not one of the above entities, check this box	☐ Clearing Bank			Nature of Debts (Check one Box)					
and state type of entity below.)	☐ Other			■ Debts are primarily consumer □ Debts are primarily business					
	Tax-Exempt (Check box, if ap			ebts, defined in 101(8) as "incu		deb	ts.		
	Debtor is a tax-exe			dividual primari	•				
	organization under United States Code			ersonal, family, irpose."	or household				
	Revenue Code).	e (the interna	я ри	прозе.					
Filing Fee (0	heck one box)		Check	one box	Cha	apter 11 Debt	ors		
■ Filing Fee attached				☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to be paid in installments (a	onlicable in individuals on	lv) Must atta	ch		mall business	debtor as def	ined in 11 U.S.C. § 101(51D)		
signed application for the court's consi unable to pay fee except in installmen	deration certifying that the	debtor is	□ D	Check if: ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.					
☐ Filing Fee wavier requested (applicable	e to chanter 7 individuals	only) Must	Checl	k all applicable	e boxes:				
attach signed application for the court	•	• /		plan is being fi	-		atition from one of more classes		
				f creditors, in a			etition from one of more classes 1126(b).		
Statistical/Administrative Information Debtor estimates that funds will be av	ailable for distribution to u	nsecured cre	edtiors				This space is for court use only		
Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.				es paid, there w	vill be no				
Estimated Number of Creditors									
1- 50- 100- 49 99 199	200- 999 5,000	5,001- 10,000	10,001 25,000	25,001	50,001 100,000	Over 100,000			
Estimated Assets		D		50,000					
\$0 to \$50,001to \$100,001 to	\$500,001 \$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than			
\$50,000 \$100,000 \$500,000	to \$1 to \$10 million million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities						<u> </u>			
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 \$1,000,001 to \$1 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 42 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Hogan, Judith Lee All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Wylie W Mok Wylie W Mok Dated: 12/30/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

B1 (Official Form 1) (1/08)

П

possession was entered, and

period after the filing of the petition.

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 42

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Hogan, Judith Lee

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Judith Lee Hogan Judith Lee Hogan

Dated: 12/21/2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney /s/ Wylie W Mok

Signature of Attorney for Debtor(s)

Wylie W Mok

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 12/30/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 12/21/2009 /s/

/s/ Judith Lee Hogan
Judith Lee Hogan



Sign & Date Here

Document Page 5 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan Debtor

Bankruptcy Docket #:

Here

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 12/21/2009	Sign & Date
l cer	rtify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of does not apply in this district.	11 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasona participate in a credit counseling briefing in person, by telephone, or through the Internet.);	ole effort, to
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so a of realizing and making rational decisions with respect to financial responsibilities.);	s to be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be by a motion for determination by the court.]	accompanied
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 dayour bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be disminot satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	of any debt e. Any extension of
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the serv days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit coso I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize e here.]	unseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling ager United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assis performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan d the agency no later than 14 days after your bankruptcy case is filed.	ted me in me. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling ager United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assis performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. A certificate and a copy of any debt repayment plan developed through the agency.	ted me in

PFG Record # 438449 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

Document Page 6 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Judith Lee Hogan, Debtor

In re

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Attachad		Attached		AMOU	INTS SCHEDULED	
Name of Schedule	YES NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$52,720	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$4,400	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$213,150	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,414		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,395		
TOTALS	\$ 52,720 TOTAL ASSETS	\$ 217,550 TOTAL LIABILITIES					

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 7 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Judith Lee Hogan / Debtor

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 36,400.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 36,400
State the following:	
Average Income (from Schedule I, Line 16)	\$ 4,414.45
Average Expenses (from Schedule J, Line 18)	\$ 4,395.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 2,817.48

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,400.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 213,150.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 216,550.00

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 8 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
Vacant land in Beverly Shores, IN - too small to build on - joint with George Hogan - \$2500	Fee Simple		\$ 1,250	

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$1,250.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Bank of America - checking acct# 2018 - joint with George Hogan - \$400		\$	200
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD player, TV stand, computer, recliner, vacuum, table/chairs, lamps, bedroom sets, washer/dryer, dining set, large appliances, small appliances, microwave, pots/pans, dishes/flatware, grill, lawn mower, exercise equipment, tools - joint with George Hogan - \$2,000 Best Buy - electronics		\$	1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CDs, tapes, DVDs, family pictures		\$	70
06. Wearing Apparel		, , , , , , , , , , , , , , , , , , ,			
		Necessary wearing apparel		\$	200
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding ring	н	\$	250
08. Firearms and sports, photographic, and other hobby equipment.	X	DCD (Official Fo			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property	NONE	Description and Location of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
		Whole life insurance with Northwestern Mutual - beneficiary is debtor's dependent spouse		\$ 29,000 None
		Term life insurance through work - no cash surrender value		None
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars				
		Pension w/ Employer - 100% Exempt.	Н	\$ 20,000
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY				
Type of Property	NONE	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.		2002 Ford Taurus with over 131,000 miles		\$ 1,000
26. Boats, motors and accessories.	Х			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals		Family pets - 3 cats		None
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$52,720

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 12 of 42 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT									
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875							

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Bank of America - checking acct# 2018 - joint with George Hogan - \$400	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, DVD player, TV stand, computer, recliner, vacuum, table/chairs, lamps, bedroom sets, washer/dryer, dining set, large appliances, small appliances, microwave, pots/pans, dishes/flatware, grill, lawn mower, exercise equipment, tools - joint with George Hogan - \$2,000	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, CDs, tapes, DVDs, family pictures	735 ILCS 5/12-1001(a)	\$ 70	\$ 70
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding ring	735 ILCS 5/12-1001(a),(e)	\$ 250	\$ 250
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.			
Whole life insurance with Northwestern Mutual - beneficiary is debtor's dependent spouse	735 ILCS 5/12-1001(f)	\$ 29,000	\$ 29,000
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 20,000	\$ 20,000
25. Autos, Truck, Trailers and other vehicles and accessories.			
DEC Doord # 439449	D00 (05)	cial Form 6C) (12/	07) Page 1 of 2

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 13 of 42 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPI	ERTY CLAIMED EXE	MPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3) Check if debtor claims a homestead exemption that exceeds \$136,875									
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption						
2002 Ford Taurus with over 131,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 1,000						

Document Page 14 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 Best Buy/HSBC Bankruptcy Department PO Box 15519 Wilmington DE 19850 Acct No.: 7001 1650 0101 5374			Dates: 2006 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 1,000 Intention: Reaff @ Fair Market Value *Description: Best Buy - electronics				\$ 4,400	\$ 3,400

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

LVNV Funding LLC Bankruptcy Department PO Box 10584 Greenville SC 29603

Blitt and Gaines, PC Bankruptcy Department 661 Glenn Ave. Wheeling IL 60090

Total

\$ 4,400

\$ 3,400

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07) Page 1 of 1

Document Page 15 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

_								
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 nount of Claim
1	Angel Ankle Foot Associates Bankruptcy Department 9830 S. Ridgeland Ave. Chicago Ridge IL 60415			Dates: 2008 Reason: Medical/Dental Services				\$ 1,000
	Acct #: 7084233377							
2	Bank of America Bankruptcy Department PO Box 15168 Wilmington DE 19850			Dates: 1997-2006 Reason: Credit Card or Credit Use				\$ 28,500
	Acct #: 549099199994							
3	Beneficial Finance Bankruptcy Dept. 6241 S. 27th St. Greenfield WI 53221 Acct #: 169600500101			Dates: 1996-2006 Reason: Credit Card or Credit Use				\$ 2,500

Record # 438449 B6F (Official Form 6F) (12/07) Page 1 of 5

Document Page 17 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Judith Lee Hogan / Debtor

In re

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Cı	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
4	Chase Bankruptcy Department 800 Brooksedge Blvd. Westerville OH 43081 Acct #: 4266 8801 3635 0481			Dates: 2004 Reason: Credit Card or Credit Use				\$ 7,800			
5	Clerk, First Mun Div Doc #08M1 199455 50 W. Washington St., Rm. 1001 Chicago IL 60602 Acct #: 08M1 199455			Dates: 2008 Reason: Notice Only				Notice			
6	Discover Card Bankruptcy Department 12 Reads Way New Castle DE 19720 Acct #: 6011 0073 7800 0748			Dates: 1986-2006 Reason: Credit Card or Credit Use				\$ 16,400			

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Focus Receivables Mgmt.
Bankruptcy Department
1130 Northchase Pkwy.-SE#150
Marietta GA 30067

7	Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX4175	Dates: 2009 Reason: Notice Only	\$ 0
8	Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013	Dates: 2009 Reason: Notice Only	\$ 0
	Acct #: XXXXX4175		

Record # 438449 B6F (Official Form 6F) (12/07) Page 2 of 5

Document Page 18 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
9 First USA Bank Attn: Bankruptcy Dept. PO Box 94014 Palatine IL 60094-9044 Acct #: XXXXX6841			Dates: 2008 Reason: Credit Card or Credit Use				\$ 7,625

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Phillips & Cohen Associates Bankruptcy Department 258 Chapman Rd., Ste. 205 Newark DE 19702

Estate Asset Group

PO Box 48458 Oak Park MI 48238

10 Little Company of Mary Hosp. Bankruptcy Department 2800 W. 95th St. Evergreen Park IL 60805 Acct #: XXXXX6841	Dates: 2008 Reason: Medical/Dental Services		\$ 27,000
11 <u>Maryland National Bank</u> C/O CACH LLC 370 17Th St Ste 5000 Denver CO 80202 Acct #: 14286197070310512	Dates: 2002-07 Reason: Credit Card or Credit Use	x	\$ 28,600

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Maryland National Bank Bankruptcy Dept 7474 Greenway Ctr Dr, Ste 1200 Greenbelt MD 20770

12 MBNA America Bankruptcy Department PO Box 15137 Wilmington DE 19886-5137	Dat Rea	s: 2001-06 on: Credit Card or Credit Use		\$ 27,125
Acct #: 5990 9911 2855 2300				

Record # 438449 B6F (Official Form 6F) (12/07) Page 3 of 5

Document Page 19 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan / Debtor

SCHEDULE F - CREDITORS	Н	OL	DING UNSECURED NON-PF	RIO	RI	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
13 National City Bank Attn: Bankruptcy Dept. 1 National City Pkwy Kalamazoo MI 49009 Acct #: 4311 9675 1018 1064			Dates: 1989-2006 Reason: Credit Card or Credit Use				\$ 19,500
Law Firm(s) Collection Agent	(s) F	Reni	resenting the Original Creditor				
Asset Acceptance LLC Bankruptcy Department PO Box 2036 Warren MI 48090 14 North Star Capital Acquisition			Dates: 2002-07				
Bankruptcy Department 220 John Glenn Drive #100 Amherst NY 14228			Reason: Credit Card or Credit Use				\$ 2,600
Acct #: 07-M1-212162							
Law Firm(s) Collection Agent	(s) F	₹ер	resenting the Original Creditor				
Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr. Suite 400 Chicago IL 60606 Clerk, First Mun Div Doc# 07-M1-212162 50 W. Washington St., Rm. 1001							
Chicago IL 60602							
15 Quest Diagnostics Bankruptcy Department PO Box 64804 Baltimore MD 21264			Dates: 2009 Reason: Medical/Dental Services				\$ 100

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

American Medical Coll. Agency Bankruptcy Department 2269 S. Saw Mill River Road Bldg. 3 Elmsford NY 10523

Acct #: 5679578215

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amoun Clair				
16 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX4175			Dates: 2009 Reason: Notice Only				\$	0			
17 Wachovia/ACS Attn: Bankruptcy Dept. 501 Bleecker St Utica NY 13501 Acct #: 4175			Dates: 2005-08 Reason: Loan or Tuition for Education				\$ 36,4	400			
18 Wells Fargo Bank Attn: Bankruptcy Dept. PO Box 272579 Concord CA 94527-2579 Acct #: 6841			Dates: 2004 Reason: Credit Card or Credit Use				\$ 2,5	500			

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr. Suite 400 Chicago IL 60606

Clerk, First Mun Div Doc #07M1 212162 50 W. Washington St., Rm. 1001 Chicago IL 60602

19 Wells Fargo Card Services Bankruptcy Dept. PO Box 522 Des Moines IA 50302	Dates: 2005 Reason: Credit Card or Credit Use		\$ 5,500
Acct #: 76025629			

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 213,150.00

Document Page 21 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 438449 B6G (Official Form 6G) (12/07) Page 1 of 1

Document Page 22 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 438449 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEE	BTOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	None	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Teacher	Self employed/accountant
Name of Employer:	Casa Grande Union H.S. Dist 82	
Years Employed	approx. 6 months	
Employer Address:	1362 N. Casa Grande Ave.	
City, State, Zip	Casa Grande, AZ 85122	,

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 3,312.75	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 3,312.75	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 384.22	\$ 0.00
b. Insurance	\$ 102.72	\$ 0.00
c. Union Dues	\$ 62.16	\$ 0.00
d. Other (Specify) Pension:	\$ 315.34	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 864.43	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,448.32	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 337.14
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 1,629.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,448.32	\$ 1,966.14
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 4,41	4.46
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and,	if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 438449 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED \$PATESTBARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTO	DR(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case fi payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ed. Prorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditu	res labeled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,050.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] N	lo
2. Utilities: a. Electricity and Heating Fuel	\$ 325.00
b. Water, Sewer, Garbage	\$ -
c. Cellphone, Internet	\$ 120.00
d. Other Home Phone and Cable Television	\$ 115.00
B. Home Maintenance (repairs and upkeep)	\$ -
. Food	\$ 400.00
5. Clothing	\$ 50.00
5. Laundry and Dry Cleaning	\$ 50.00
. Medical and Dental Expenses	\$ 125.00
3. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Tr	ain \$ 240.00
Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 75.00
0. Charitable Contributions	\$ 40.00
Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	\$ 150.00
b. Life	\$-
c. Health d. Auto	\$ 105.00
e. Other	· · · · · · · · · · · · · · · · · · ·
	<u>\$-</u>
 Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in pla	
a. Auto	\$-
b. Reaffirmation Payments	\$ 20.00
c. Other Husband's Student loans \$80.00	\$80.00
4. Alimony, maintenance and support paid to others	\$-
5. Payments for support of additional dependents not living at your home	\$-
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 175.00
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & PetEyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$175.00 \$30.00 \$0.00 \$- \$40.00	\$245.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 4,395.0
9. Describe any increase/decrease in expenditures anticipated to occur within the year following the None	iling this documer
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedu	ule I <u>\$ 4,414.46</u>
b. Average monthly expenses from Line 18 above	\$ 4,395.00
c. Monthly net income (a. minus b.)	\$ 19.45
d. Total amount to be paid into plan monthly	\$ -

Record #: 438449 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 25 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 12/21/2009 /s/ Judith Lee Hogan

Judith Lee Hogan

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Document Page 26 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$3,313/month 2008: \$36,004 2007: \$17,745	employment	
Spouse		
AMOUNT	SOURCE	_

Document Page 27 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

	STATEMENT OF FIN	IANCIAL AFFAIRS
Spouse		
AMOUNT	SOURCE	
2009: \$337/month 2008: \$9,065 2007: \$26,746	self employment	
02. INCOME OTHER THAN FR	OM EMPLOYMENT OR OPERATION	OF BUSINESS:
the two years immediately prece spouse separately. (Married deb	eding the commencement of this case.	ployment, trade, profession, operation of the debtor's business durin Give particulars. If a joint petition is filed, state income for each 13 must state income for each spouse whether or not a joint petition d.)
AMOUNT	SOURCE	
2009: none 2008: \$265 2007: none	withdrawal from pension	
2009: none 2008: none 2007: \$2,025	Unemployment	
Spouse		
AMOUNT	SOURCE	
	social security	

NONE

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of Creditor	Payments	Paid	Still Owing
Name and Address	Dates of	Amount	Amount

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 28 of 42

Document Page 28 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

STATEMENT OF FINANCIAL AFFAIRS

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of of Creditor
 Amount Paid or Value of Transfers
 Amount Paid or Value of Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of CreditorDatesAmount Paid or Value ofAmount& Relationship to Debtorof PaymentsTransfersStill Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

STATUS CAPTION OF **NATURE** COURT SUIT AND OF AGENCY OF OF DISPOSITION CASE NUMBER **PROCEEDING** AND LOCATION **Cook County Circuit Court** _VNV Funding v. Judith small claims judgment entered 2/3/09 Hogan, 08-M1-199455 small claims Cook County Circuit Court judgment entered 10/27/08 Northstar Capital v.

Judith Hogan, 07-M1-212162

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

PFG Record # 438449 B7 (Official Form 7) (12/07) Page 3 of 12

Case 09-49222 Entered 12/30/09 11:53:49 Desc Main Doc 1 Filed 12/30/09

Document Page 29 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

	LOSURES AND RETURNS:		
US. REPUSSESSION, FORECI	LOSURES AND RETURNS.		
returned to the seller, within one	epossessed by a creditor, sold at a foreclos e year immediately preceding the commend ation concerning property of either or both s pint petition is not filed.)	ement of this case. (Married debt	ors filing under chapter
Name and Address of	Date of Repossession, Foreclosure	Description and	
Creditor or Seller	Sale, Transfer or Return	Value of Property	
06. ASSIGNMENTS AND REC	EIVERSHIPS:		
case. (Married debtors filing und	property for the benefit of creditors made wider chapter 12 or chapter 13 must include a ses are separated and a joint petition is not	iny assignment by either or both s	•
Name and	Date	Terms of	
Address of Assignee	of Assignment	Assignment or Settlement	
Address of Assignee b. List all property which has be preceding the commencement of		Settlement r court-appointed official within on apter 12 or chapter 13 must inclu	de information concerni
Address of Assignee b. List all property which has be preceding the commencement of	Assignment een in the hands of a custodian, receiver, o of this case. (Married debtors filing under ch	Settlement r court-appointed official within on apter 12 or chapter 13 must inclu	de information concerni
Address of Assignee b. List all property which has be preceding the commencement of property of either or both spous	Assignment een in the hands of a custodian, receiver, o of this case. (Married debtors filing under ches whether or not a joint petition is filed, un	Settlement r court-appointed official within on apter 12 or chapter 13 must includes the spouses are separated a	de information concerni nd a joint petition is not
Address of Assignee b. List all property which has be preceding the commencement of property of either or both spous Name and Address	Assignment een in the hands of a custodian, receiver, o of this case. (Married debtors filing under ches whether or not a joint petition is filed, un Name & Location of Court Case	r court-appointed official within on napter 12 or chapter 13 must includess the spouses are separated a Date of	de information concerni nd a joint petition is not Description and Value of

Relationship to Debtor,

If Any

religious organization

Date

of

Gift

2008-09

PFG Record # 438449

Name and Address of Person

Organization

Most Holy Redeemer, 9536 S. Millard Ave., Evergreen, IL 60805

Description

and Value

of Gift

\$40/month

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 30 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 2009 Amount of Money or Description and Value of Property

Payment/Value:

\$1.800.00

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 12/20/09 \$50.00

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 31 of 42

Document Page 31 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

STATEMENT OF FINANCIAL AFFAIRS

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property Transferred and Value Received

Unknown agent of a demolition race

9/09

1990 tow-along trailer worth \$200, in very poor condition

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s)

Amount and Date of Sale or Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 32 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	3
13. SETOFFS:			
of this case. (Married debtors f	editor, including a bank, against a debt or illing under chapter 12 or chapter 13 mus ss the spouses are separated and a joint	t include information concerning	· · ·
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	_
14. LIST ALL PROPERTY HEI	LD FOR ANOTHER PERSON:	ols.	
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	_
	BTOR(S): see (3) years immediately preceding the code of the description of the commencement of the commen		•
If debtor has moved within thre occupied during that period an of either spouse.	ee (3) years immediately preceding the code vacated prior to the commencement of Name	this case. If a joint petition is file Dates of	•
If debtor has moved within thre occupied during that period an	ee (3) years immediately preceding the code vacated prior to the commencement of	this case. If a joint petition is file	•
If debtor has moved within thre occupied during that period an of either spouse.	ee (3) years immediately preceding the condition of the commencement of the comme	this case. If a joint petition is file Dates of	•
If debtor has moved within thre occupied during that period an of either spouse. Address 16. SPOUSES and FORMER : If the debtor resides or resided Louisiana, Nevada, New Mexic	ee (3) years immediately preceding the condition of the commencement of the comme	Dates of Occupancy wealth, or territory (including Ala Visconsin) within eight (8) years	d, report also any separate addre

Document Page 33 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

X

Judith Lee Hogan, Debtor

7. ENVIRONMENTAL INFORMATION: For the purpose of this question, the following definitions apply: Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, relectoric substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, statutes or regulations regulating the cleanup of the these substances, wastes, or material. Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or operated by the debtor, including, but not limited to, disposal sites. Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or convironmental Law. 7a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit, the date of the not protentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the not	owing definitions apply: , state, or local statute or re the air, land, soil surface wanup of the these substance perty as defined under any it limited to, disposal sites. efined as a hazardous waster site for which the debtor ha	cal statute or regulation regulating pollution d, soil surface water, ground water, or other these substances, wastes, or material. fined under any Environmental Law, wheth disposal sites. hazardous waste, hazardous or toxic substances waste, hazardous or toxic substances.	or other medium, including, but not limiterial. To whether or not presently or formerly ow ic substances, pollutant, or contaminant, or writing by a governmental unit that it may
Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, relectoric substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, statutes or regulations regulating the cleanup of the these substances, wastes, or material. Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or operated by the debtor, including, but not limited to, disposal sites. Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or convironmental Law.	owing definitions apply: , state, or local statute or re the air, land, soil surface wanup of the these substance perty as defined under any it limited to, disposal sites. efined as a hazardous waster site for which the debtor ha	cal statute or regulation regulating pollution d, soil surface water, ground water, or other these substances, wastes, or material. fined under any Environmental Law, wheth disposal sites. hazardous waste, hazardous or toxic substances waste, hazardous or toxic substances.	or other medium, including, but not limiterial. To whether or not presently or formerly ow ic substances, pollutant, or contaminant, or writing by a governmental unit that it may
Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, relectoric substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, statutes or regulations regulating the cleanup of the these substances, wastes, or material. Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or operated by the debtor, including, but not limited to, disposal sites. Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or convironmental Law.	, state, or local statute or re to the air, land, soil surface we anup of the these substance perty as defined under any tilimited to, disposal sites. efined as a hazardous wast	cal statute or regulation regulating pollution d, soil surface water, ground water, or other these substances, wastes, or material. fined under any Environmental Law, wheth disposal sites. hazardous waste, hazardous or toxic substances waste, hazardous or toxic substances.	or other medium, including, but not limiterial. To whether or not presently or formerly ow ic substances, pollutant, or contaminant, or writing by a governmental unit that it may
oxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, statutes or regulations regulating the cleanup of the these substances, wastes, or material. Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or operated by the debtor, including, but not limited to, disposal sites. Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or convironmental Law.	the air, land, soil surface wanup of the these substance perty as defined under any it limited to, disposal sites. Efined as a hazardous waster site for which the debtor ha	d, soil surface water, ground water, or other these substances, wastes, or material. fined under any Environmental Law, wheth disposal sites. hazardous waste, hazardous or toxic substances waste, hazardous or toxic substance.	or other medium, including, but not limiterial. To whether or not presently or formerly ow ic substances, pollutant, or contaminant, or writing by a governmental unit that it may
perated by the debtor, including, but not limited to, disposal sites. Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or convironmental Law. 7a. List the name and address of every site for which the debtor has received notice in writing by a governmental under the debtor has received notice.	it limited to, disposal sites. efined as a hazardous wast	disposal sites. hazardous waste, hazardous or toxic subst	ic substances, pollutant, or contaminant,
7a. List the name and address of every site for which the debtor has received notice in writing by a governmental u	site for which the debtor ha	ch the debtor has received notice in writing	n writing by a governmental unit that it ma
7a. List the name and address of every site for which the debtor has received notice in writing by a governmental u		•	0,0
,		•	0,0
,		•	0,0
,		•	0,0
,		•	0,0
,		•	0,0
,		•	0,0
ா potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the not	of an Environmental Law. Ir	nmental Law. Indicate the governmental u	nental unit, the date of the notice, and, if k
Environmental Law:			
Site Name	Name and Address	Address Date	Date Environm
and Address of Governmental Unit of Notice	of Governmental Unit	iental Unit of Notice	f Notice Law
7b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release Material. Indicate the governmental unit to which the notice was sent and the date of the notice.	site for which the debtor of		
· · · · · · · · · · · · · · · · · · ·		e notice was sent and the date of the notice	
	to which the notice was ser		e notice.
Site Name Name and Address Date	to which the notice was ser Name and Address	Address Date	e notice. Date Environm
Site Name Name and Address Date and Address of Governmental Unit of Notice	to which the notice was ser Name and Address	Address Date	e notice. Date Environm

debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket

Status of

Disposition

Docket

Number

PFG Record # 438449

number.

Name and Address of

Governmental Unit

Document Page 34 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

Name & Last Four Digits of

STATEMEN	AT OF F	INANCIAL	AFFAIRS
SIAICIVICI		INANGIAL	_ ALLAIRO

NONE	
Х	

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Nature

Soc. Sec. No./Complete EIN or		of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
NE ■ b Identify any business listed in sub	division a above that is "single a	asset real estate" as defined in 11 US	C 101
b. Identify any business listed in sub	raintelen a., aboro, alacio elligio i		0 101.
-			
•	<u>.</u>		
Name	Address		

NONE X

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

Beginning

and

Document Page 35 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
	duals who within two (2) years immediately prepared a financial statement of the debtor.	eceding the filing of this bankruptcy case have	audited the book
Name	Address	Dates Services Rendered	
	uals who at the time of the commencement opooks of account and records are not availab	f this case were in possession of the books of a le, explain.	ccount and recc
Name	Address		
	tions, creditors and other parties, including m two (2) years immediately preceding the cor	ercantile and trade agencies, to whom a financ nmencement of this case.	ial statement wa
Address	Issued		
20. INVENTORIES			
List the dates of the last tw the dollar amount and basi		e of the person who supervised the taking of ea	ach inventory, ar
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)	
b. List the name and addre	ss of the person having possession of the re	cords of each of the inventories reported in a., a	above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	• • • • • • • • • • • • • • • • • • • •	
21. CURRENT PARTNER	S, OFFICERS, DIRECTORS AND SHAREH	OLDERS:	
a. If the debtor is a partner	ship, list nature and percentage of interest of	each member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	

Document Page 36 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF F	FINANCIAL AFFAIRS		
21b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation.				
Name . Nature and Percentage o and Address Title Stock Ownership				
22. FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAR	EHOLDERS:		
If the debtor is a partnership, list the	e nature and percentage of part	nership interest of each member of the partn	ership.	
Name	Address	Date of Withdrawal		
22b. If the debtor is a corporation, immediately preceding the comme Name and Address	•	e relationship with the corporation terminated Date of Termination	d within one (1) year	
23. WITHDRAWALS FROM A PAI	poration, list all withdrawals or d	istributions credited or given to an insider, inc		
form, bonuses, loans, stock redem	ptions, options exercised and ar	ny other perquisite during one year immediate	or, proceduring and	
form, bonuses, loans, stock redem commencement of this case. Name and Address of	Date and	Amount of Money or	and	
form, bonuses, loans, stock redem commencement of this case. Name and Address of			,, processing the	
form, bonuses, loans, stock redern commencement of this case. Name and Address of Recipient, Relationship to Debtor 24. TAX CONSOLIDATION GROU	Date and Purpose of Withdrawal JP: ne name and federal taxpayer ide	Amount of Money or Description and value of Property entification number of the parent corporation	of any consolidated gi	
form, bonuses, loans, stock redern commencement of this case. Name and Address of Recipient, Relationship to Debtor 24. TAX CONSOLIDATION GROUlf the debtor is a corporation, list the	Date and Purpose of Withdrawal JP: ne name and federal taxpayer ide	Amount of Money or Description and value of Property	of any consolidated gr	

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 37 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/21/2009

/s/ Judith Lee Hogan

Judith Lee Hogan

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 38 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan / Debtor

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH

Property No. 1	Describe Describe Occupies Delife			
Creditor's Name: Best Buy/HSBC Bankruptcy Department O Box 15519	Best Buy - electronics	Describe Property Securing Debt: Best Buy - electronics		
Wilmington DE 19850				
Property will be (check one):	<u> </u>			
□Surrendered	■Retained			
f retaining the property, I intend to (c	check at least one):			
☐Redeem the property				
■Reaffirm the debt				
□Other. Explain 522(f)).	(for example,	avoid lien using 110 U.S.C. §		
Property is (check one):				
□Claimed as exempt	■Not claimed as exempt			
□Claimed as exempt PART B - Personal property	subject to unexpired leases. (All three of pired lease. Attach additional pages if not possible Property Securing Debt:			

securing a debt and/or personal property subject to an unexpired lease.

/s/ Judith Lee Hogan Dated: 12/21/2009

Judith Lee Hogan

X Date & Sign

Case 09-49222 Doc 1 Filed 12/30/09 Entered 12/30/09 11:53:49 Desc Main Document Page 39 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

\$1,800

\$1,800

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- **4.** The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 12/30/2009 /s/ Wylie W Mok

Attorney Name: Wylie W Mok LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: IL 6293407

Document Page 40 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judith Lee Hogan, Debtor

VERIF					TOD	RAA-	TDIV
VERIE	IGAI	IUN	UL	CREDI	IUR	IVIA	IRIA

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/21/2009

/s/ Judith Lee Hogan

Judith Lee Hogan

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator),

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299

the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Dated: 12/30/2009 Attorney: Wylie W Mok Bar No: IL 6293407